

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: DEBORAH DELAURENTIS	§	Case No. 12-bk-19641
CHARLES PARKER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/11/2012.
- 2) The plan was confirmed on 07/11/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/03/2017.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,945.00.
- 10) Amount of unsecured claims discharged without full payment: \$312,205.19.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 39,000.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 39,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,819.70	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,319.70
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CIBIK & CATALDO	Lgl	4,000.00	NA	NA	2,500.00	0.00
CAVALRY PORTFOLIO SVCS	Uns	0.00	4,051.59	4,051.59	84.02	0.00
ALLY FINANCIAL	Sec	7,750.00	7,770.73	8,851.73	8,851.73	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	16,735.59	16,735.59	347.04	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	6,901.35	6,901.35	143.11	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	931.29	931.29	19.31	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	16,385.46	16,385.46	339.78	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	16,061.35	16,061.35	333.06	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	12,983.05	12,983.05	269.22	0.00
CHESWOLD	Uns	0.00	15,475.91	15,475.91	320.92	0.00
BUREAUS INVESTMENT GROUP	Uns	1,975.00	1,999.17	1,999.17	41.45	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	8,350.34	8,350.34	173.16	0.00
Citizens Auto Finance	Uns	0.00	2,449.00	2,449.00	50.78	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	393.00	393.70	393.70	8.16	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	1,462.00	1,462.56	1,462.56	30.32	0.00
CAPITAL ONE BANK	Uns	0.00	3,149.36	3,149.36	65.31	0.00
CAPITAL ONE	Uns	2,151.00	2,151.42	2,151.42	44.61	0.00
PORTFOLIO RECOVERY ASSO	Uns	3,184.00	3,056.92	3,056.92	63.39	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY ASSO	Uns	0.00	8,449.20	8,449.20	175.21	0.00
AMERICAN INFOSOURCE	Uns	0.00	529.55	529.55	10.98	0.00
PORTFOLIO RECOVERY ASSO	Uns	2,529.00	2,529.36	2,529.36	52.45	0.00
PORTFOLIO RECOVERY ASSO	Uns	5,772.00	5,589.80	5,589.80	115.92	0.00
PREMIER BANKCARD, LLC.	Uns	0.00	1,568.02	1,568.02	32.52	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,616.61	2,616.61	54.26	0.00
PORTFOLIO RECOVERY ASSO	Uns	672.00	663.80	663.80	13.77	0.00
FAMILY PRACTICE	Uns	0.00	279.78	279.78	5.81	0.00
GREEN TREE	Sec	0.00	95,084.33	0.00	0.00	0.00
PPL Electric Utilities	Uns	0.00	1,640.50	1,640.50	34.01	0.00
NATIONSTAR MORTGAGE	Sec	98,000.00	98,000.00	22,000.00	22,000.00	0.00
BANK OF AMERICA	Sec	98,000.00	NA	NA	0.00	0.00
ABINGTON HEALTH PHYS	Uns	375.00	NA	NA	0.00	0.00
ABINGTON MEM HOSP	Uns	100.00	NA	NA	0.00	0.00
APEX ASSEST MANAGEMENT	Uns	174.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE	Uns	12,939.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	39,862.69	NA	NA	0.00	0.00
CAP ONE NA	Uns	19,506.00	NA	NA	0.00	0.00
CARD MEMBER SERVICES	Uns	19,720.43	NA	NA	0.00	0.00
CITIBANK (DAKOTA)	Uns	23,640.00	NA	NA	0.00	0.00
CITIBANK USA	Uns	7,832.00	NA	NA	0.00	0.00
CITIZEN BANK	Uns	281.24	NA	NA	0.00	0.00
DISCOVER BANK SVC	Uns	16,735.00	NA	NA	0.00	0.00
DR PAUL MAYER	Uns	400.00	NA	NA	0.00	0.00
DRS SCHEWARTZ AND SCHELKUN	Uns	165.51	NA	NA	0.00	0.00
FORT WASHINGTON REHAB	Uns	200.00	NA	NA	0.00	0.00
GEMB/JC PENNY	Uns	2,616.00	NA	NA	0.00	0.00
GRIMELY FINANCIAL	Uns	100.00	NA	NA	0.00	0.00
HOME DEPOT	Uns	7,901.35	NA	NA	0.00	0.00
HSBC RETAIL SERVICES	Uns	997.45	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	16,972.00	NA	NA	0.00	0.00
PARAGONWAY	Uns	3,743.00	NA	NA	0.00	0.00
PPL	Uns	1,640.50	NA	NA	0.00	0.00
THE BUREAUS INC	Uns	1,985.00	NA	NA	0.00	0.00
VERIZON PENN	Uns	542.91	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ZYNEX	Uns	200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 22,000.00	\$ 22,000.00	\$ 0.00
Debt Secured by Vehicle	\$ 8,851.73	\$ 8,851.73	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 30,851.73	\$ 30,851.73	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 136,404.68	\$ 2,828.57	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,319.70	
Disbursements to Creditors	\$ 33,680.30	
TOTAL DISBURSEMENTS:		\$ 39,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/15/2018

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.